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Lynn W. Jinks, III, Esq.
Jinks, Daniel, Crow & Seaborn, LLC
PO Box 350
Union Springs, AL 36089

RE: Ben Adam's Assignment to CB&T of Claims In *Ben T. Adams, d/b/a AA-Adams Construction Company v. Charter Construction Management Co., Inc., the Charter Companies, Carl Sutton, Sutton Construction Services, and et al.*, CV 03-024, Circuit Court of Barbour County, Alabama (the "Civil Action").

Dear Lynn:

We represent Community Bank & Trust of Southeast Alabama ("CB&T"). As we believe you know, Ben Adams recently executed loan documents granting to CB&T a security interest in his claims under the Civil Action. We can provide you copies of the loan and security documents if necessary.

Ben informed CB&T of Judge Smithart's order awarding him contract damages of \$94,415.04 in the Civil Action. Congratulations on your victory for Ben.

We write to confirm your notice of Ben's assignment of the claim to CB&T, and CB&T's right to payment of the net proceeds of any monies to be paid to Ben, after payment of your agreed fees and expenses. We realize, of course, that no money is being sent to you at this juncture, and that you expect an appeal. However, we request that you and/or Ben keep CB&T apprised of all developments. Thank you for your attention to, and compliance with the terms of, Ben's assignment to CB&T. Should you have any questions, please call me.

Yours very truly,

WALSTON, WELLS, ANDERSON & BAINS, LLP

A handwritten signature in dark ink, appearing to read 'Anne', written over a horizontal line.

Anne Stone Sumblin

ABSS/jd

cc: Mr. Frank Garrett
Mr. Ben T. Adams

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EXH. A